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| UNITED STATES BANKRUPTCY COURT District of New Jersey |
| Albert Russo Cn 4853 Trenton, NJ 08650 (609) 587-6888 Standing Chapter 13 Trustee |
| In re: Melissa Panniel Debtor(s) |



Order Filed on May 27, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-19302 / MBK

Hearing Date: 05/19/2020

Judge: Michael B. Kaplan

Chapter: 13

ORDER CONFIRMING MODIFIED CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

DATED: May 27, 2020


Honorable Michael B. Kaplan
United States Bankruptcy Judge

The modified plan of the debtor having been proposed to creditors, and a hearing having been held on the confirmation of such modified plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the modified plan of the above named debtor, dated 04/12/2020, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor.

ORDERED that the plan of the debtor is confirmed to pay the Standing Trustee for a period of 84 months.

ORDERED that the debtor shall pay the Standing Trustee, Albert Russo, based upon the following schedule, which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586:

\$11,168.55 PAID TO DATE

\$543.00 for 36 months beginning 6/1/2020

ORDERED that the case is confirmed with a calculated plan funding of \$30,716.55. General unsecured creditors are scheduled to receive a pro-rata dividend of funds available.

ORDERED that the Standing Trustee shall be authorized to submit, ex-parte, an Amended Confirming Order, if required, subsequent to the passage of the claims bar date(s) provided under Fed. R. Bank. P. 3002.

ORDERED that the debtor's attorney be and hereby is allowed a fee pursuant to the filed 2016(b) Statement. Any unpaid balance of the allowed fee shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

ORDERED that if the debtor should fail to make plan payments or fail to comply with other plan provisions for a period of more than 30 days, the Standing Trustee may file, with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen (14) days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that to the extent Section 7 of the debtor's plan contains motions to avoid judicial liens under 11 U.S.C. § 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified below:

NO EXCEPTIONS

ORDERED that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged.

ORDERED that the Standing Trustee is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. § 1305(a).

ORDERED that student loans are to be paid outside of the Chapter 13 Plan.

ORDERED that if the debtor has provided for a creditor to be paid in the plan and no Proof of Claim is filed by such creditor before expiration of the applicable bar date, the debtor, pursuant to F.R.B.P. 3004, must file a Proof of Claim on behalf of the creditor within 30 days of the expiration of the applicable bar date. If the time period pursuant to F.R.B.P. 3004 has expired, the debtor must file a Proof of Claim on behalf of the creditor **and** file a motion to allow the Trustee to pay the late filed claim, or the debtor may obtain a Consent Order with the creditor authorizing the Trustee to pay an amount certain in the plan.

ORDERED as follows:

The plan is extended to a total of 84 months pursuant to the Cares Act.

United States Bankruptcy Court
District of New JerseyIn re:
Melissa Panniel
DebtorCase No. 16-19302-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: May 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2020.

db +Melissa Panniel, 43 Sherbrooke Road, Ewing, NJ 08638-2416

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 29, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Aleksander Piotr Powietrzynski on behalf of Creditor JPMORGAN CHASE BANK, N.A.
alex@winstonandwinston.comAndrew L. Spivack on behalf of Creditor HSBC Bank USA, National Association as Trustee for
GSMPS Mortgage Loan Trust 2005-RP1 nj.bkecf@fedphe.comCandyce Ilene Smith-Sklar on behalf of Debtor Melissa Panniel mail@njpalaw.com,
r56958@notify.bestcase.comCraig Scott Keiser on behalf of Creditor HSBC Bank USA, National Association as Trustee for
GSMPS Mortgage Loan Trust 2005-RP1 craig.keiser@law.njoag.govCraig Scott Keiser on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR
GSMPS MORTGAGE LOAN TRUST 2005-RP1 craig.keiser@law.njoag.govElizabeth L. Wassall on behalf of Creditor HSBC Bank USA, National Association as Trustee for
GSMPS Mortgage Loan Trust 2005-RP1 ewassall@logs.com, njbankruptcynotifications@logs.comJames Patrick Shay on behalf of Creditor HSBC Bank USA, National Association as Trustee for
GSMPS Mortgage Loan Trust 2005-RP1 shay@bbs-law.com, jpshay@gmail.comJohn R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmil@mortoncraig.com,
mortoncraigecf@gmail.comKevin Gordon McDonald on behalf of Creditor HSBC Bank USA, National Association as Trustee
for GSMPS Mortgage Loan Trust 2005-RP1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.comKevin Gordon McDonald on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE
FOR GSMPS MORTGAGE LOAN TRUST 2005-RP1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.comRobert Davidow on behalf of Creditor HSBC Bank USA, National Association as Trustee for
GSMPS Mortgage Loan Trust 2005-RP1 nj.bkecf@fedphe.com

TOTAL: 13